

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF ALABAMA**

IN RE:

SIDNEY OWENS  
SSAN: XXX-XX-2941

Case No. 16-32002-DHW  
Chapter 13

Debtor(s)

**TRUSTEE'S OBJECTION TO CONFIRMATION**

COMES NOW, the Trustee, by and through the undersigned counsel, and pursuant to 11 U.S.C. §1325 objects to confirmation of the debtor(s)' plan as filed. As grounds for said objection, the Trustee states as follows:

1. The debtor(s) filed a petition seeking relief under Chapter 13 of the United States Bankruptcy Code on July 28, 2016.
  2. The debtor(s) §341 Meeting of Creditors was held September 15, 2016.
- (X) The following creditor was listed as unsecured, but filed their claim as secured or priority. The debtor's plan fails to make provisions for this claim:

Creditor: CREDIT CENTRAL  
Trustee's Claim Number: 12  
Account Number: 2941/NO PROV  
Claim Amount: \$951.54  
Court Claim Number: 1  
Claim Filed As: SECURED

WHEREFORE, the above premises considered, Trustee objects to confirmation of the debtors' plan and requests that either confirmation be denied or the case be continued until such time as the above referenced issues have been resolved.

Respectfully submitted this October 05, 2016.

Office of the Chapter 13 Trustee  
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Sabrina L. McKinney  
Acting Chapter 13 Trustee

By: /s/ Tina J. Hayes

Tina J. Hayes

**CERTIFICATE OF SERVICE**

I, the undersigned, hereby certify that I have served copies of the foregoing Trustee's Objection to Confirmation on the parties listed below by either electronic mail or by placing same in the U.S. Mail, postage prepaid and properly addressed this October 05, 2016.

Copy to: DEBTOR(S)  
JOSHUA C MILAM

*/s/ Tina J. Hayes*  
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Tina J. Hayes